

Exhibit "A"



MRS Associates, Inc.

1930 Olney Ave.

800-949-3249

Office Hours:

Monday - Thursday 8am - 11pm ET

Friday 8am - 8pm ET

Saturday 8am - 12pm ET

Capital One Bank (USA), N.A.

P.O. Box 71083

Charlotte NC 28272-1083

Capital One Bank (USA), N.A.

CREDITOR ACCT#: 4862362672119842

MRS ACCT#: 407724

ACCOUNT BALANCE : \$834.37

Dear GEORGE BEVINS,

The above referenced account has been placed with our office for collection. This decision was made due to your continued failure to meet your contractual obligation under the original cardholder agreement.

January 27, 2010

At this point in time, your account has been pre-qualified by Capital One as lawsuit eligible. If we do not hear from you regarding this important business matter, your account may be subject to litigation. If this were to occur, your account may incur additional fees and penalties if allowed under the state law of your jurisdiction.

If the debt is not in dispute then you have an important decision to make: honor your contractual obligation and receive significant positive benefits from satisfying the debt or continue not honoring your contractual obligation and face the possibility of negative consequences. The negative consequences are determined by the terms and conditions of your contract, the applicable laws in your state, and our client's willingness to incur additional costs and expenses.

Clearly our client would prefer to work with you to resolve this important matter, however, the decision to proceed further will be determined by your willingness to honor your contractual obligation.

IMPORTANT CONSUMER INFORMATION

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount due shown above, an adjustment may be necessary after we receive your check. To obtain the exact amount due required to pay off this account in full as of a specific date please contact us at 800-949-3249.

For your convenience, payment may be mailed to the Capital One address above, made online at www.capitalone.com/solutions or by calling the number at the bottom of the letter.

MRS ASSOCIATES INC.
800-949-3249

NEW YORK CITY RESIDENTS:

New York City Department of Consumer Affairs, license number 1016281, 1257897, 1259527.
MRS Associates contact: Michael Perkins Mon - Fri 8 AM - 5 PM ET (888) 334-5677.

Tax time is a great time to put nagging issues like this behind you once and for all. Consider using your tax refund to satisfy your outstanding obligation.

This is an attempt to collect a debt and any information obtained will be used for that purpose.
This communication is from a debt collection agency.